The Effect of Educational Content on the Decision to Pay Zakat at the National Amil Zakat Institution of Baitulmaal Muamalat, North Sumatera Province

Budi Syahputra, Mesra B

Abstract

This study aims to analyze the influence of educational content on the decision to pay zakat at the National Amil Zakat Institute of Baitulmaal Muamalat, North Sumatra. The study used an explanatory quantitative approach with primary data obtained through a questionnaire of 100 muzakki respondents. Data analysis was carried out using simple linear regression. The results of the validity test showed that all statement items had a calculated r value of > 0.30 and was significant at $\alpha = 0.05$, while the reliability test resulted in a Cronbach's Alpha value of 0.842 for the educational content variable and 0.861 for the zakat payment decision variable, which indicates a reliable instrument. The results of the regression analysis showed that educational content had a positive and significant effect on the decision to pay zakat with a regression coefficient of 0.684 and a significance value of 0.000. The value of the determination coefficient (R^2) of 0.507 indicates that 50.7% of the variation in the decision to pay zakat is explained by the educational content. This finding indicates that improving the quality of informative, clear, and transparent educational content can increase muzakki's decision to pay zakat through zakat institutions.

Keywords: Educational Content, Decision to Pay Zakat, Muzakki, Zakat Institutions, Management

Budi Syahputra[1]
[1]Master's Student in Management. Universitas Pembangunan Panca Budi, Indonesia
e-mail: abunurbeauty2016@gmail.com[1]

Mesra B[2]
[2]Master of Management. Universitas Pembangunan Panca Budi, Indonesia
e-mail: mesrab@dosen.pancabudi.ac.id[2]

Introduction

Zakat is one of the fundamental instruments in the Islamic economic system that has a function not only as an obligation of worship, but also as a mechanism for wealth distribution to realize social justice and economic welfare of the community[1], [2]. In the context of a country with a majority Muslim population such as Indonesia, zakat has enormous economic potential to support poverty alleviation programs and sustainable social development [3]. Various studies show that zakat can play a role as an Islamic fiscal instrument that is able to complement the role of the state in overcoming income inequality and improving the welfare of the retan group. Although the potential of zakat in Indonesia continues to increase from year to year, the realization of zakat collection is still far from the existing potential. Several national reports show that there is a significant gap between the estimated potential of zakat and the amount of zakat that has been successfully collected by zakat management institutions. This condition indicates that the problem of zakat does not only lie in the economic aspect, but also in the dimensions of behavior, literacy, and decision-making of Muslim individuals as muzakki [4].

The amil zakat institution plays a strategic role in bridging this gap through professional, transparent, and accountable zakat management. The success of zakat institutions in collecting zakat funds is highly determined by their ability to build effective communication with the community, especially in increasing the understanding and awareness of muzakki regarding the obligations and benefits of zakat [5], [6]. In this context, education-based communication strategies are a key factor that cannot be ignored. The development of information technology and digital media has changed the pattern of communication between zakat institutions and the community. Social media, websites, and other digital platforms allow zakat institutions to convey information more broadly, quickly, and interactively. However, the ease of access to information does not automatically guarantee an increase in muzakki's participation in paying zakat. The quality of the content delivered is a determining factor whether the information is able to increase understanding, form a positive attitude, and ultimately influence the decision to pay zakat [7], [8], [9].

Educational content in the context of zakat can be understood as information that is systematically compiled to improve zakat literacy, including aspects of zakat law, calculation procedures, socio-economic benefits of zakat, and transparency in the management and distribution of zakat funds [7], [10]. Previous research shows that low zakat literacy is still one of the main causes of low levels of zakat compliance in the community [11], [12]. Therefore, quality educational content is expected to be able to bridge the information gap and increase muzakki's trust in zakat institutions. From the perspective of consumer behavior theory, the decision to pay zakat can be analyzed as a decision-making process that is influenced by cognitive, affective, and contive factors. The information that the individual receives will be processed cognitively to form understanding, which further influences attitudes and behavioral intentions. When muzakki obtains clear, accurate, and relevant educational content, the level of uncertainty will decrease and the tendency to make decisions to pay zakat will increase [4], [13], [14].

A number of empirical studies in the last five years have examined factors that affect the decision to pay zakat, such as zakat literacy, trust, religiosity, and the quality of services of zakat institutions. Previous studies have found that zakat literacy has a significant influence on compliance with zakat payment [15]. Other research shows that the quality of information conveyed by zakat institutions contributes positively to the attitude and intention of muzakki in paying zakat [16]. However, most of these studies still position educational content as part of literacy or communication variables in general, so the direct influence of educational content on the decision to pay zakat has not been studied specifically. In addition, the results of previous research also show that there are variations in empirical findings related to the effectiveness of the communication strategy of zakat institutions. Several studies have found that information and education have a significant influence on the decision to pay zakat [11], while other studies

have shown that such influences become insignificant when faced with more dominant religiosity factors [15]. This difference in results shows that there is a research gap that needs to be studied further, especially in the context of certain zakat institutions and specific geographical areas.

North Sumatra Province is one of the regions with great zakat potential, supported by a significant number of Muslim population and growing economic activities. The National Amil Zakat Institution of Baitulmaal Muamalat North Sumatra as one of the national zakat institutions has an important role in collecting and managing zakat funds in the region. In practice, Baitulmaal Muamalat has utilized various communication media to deliver zakat educational content to the community. However, the extent to which the educational content is able to influence the decision of the muzakki to pay zakat still requires more in-depth empirical proof. This research is important because it focuses specifically on the influence of educational content as the main determinant of the decision to pay zakat, without combining it with other mediation or moderation variables. With an explanatory quantitative approach, this study seeks to test the causal relationship between educational content and the decision to pay zakat directly. This approach is expected to be able to provide a clearer empirical picture of the effectiveness of educational content delivered by zakat institutions.

Theoretically, this research contributes to the development of literature on muzakki behavior and zakat communication, especially in enriching the study of the role of educational content in the decision-making process. Practically, the results of this research are expected to be the basis for zakat institutions in designing educational content strategies that are more effective, directed, and based on empirical evidence. Thus, the optimization of zakat collection can be achieved in a sustainable manner and has a real impact on the welfare of the community. Based on this description, this study aims to analyze the influence of educational content on the decision to pay zakat at the National Amil Zakat Institution of Baitulmaal Muamalat North Sumatra. This research is expected to be able to answer the problem of low realization of zakat from the perspective of communication and education, as well as make an academic and practical contribution to the management of zakat in Indonesia.

Literature Review
Educational Content

Educational content is a form of information delivery that is systematically designed to increase individual knowledge, understanding, and awareness of a certain issue [17]. In the context of zakat institutions, educational content includes information about the concept of zakat, the legal basis of zakat, the calculation mechanism, the socio-economic benefits of zakat, and transparency in the management and distribution of zakat funds [7]. Educational content not only functions as a means of information, but also as a persuasion tool that is able to shape muzakki attitudes and behaviors. The development of digital technology has encouraged the transformation of the communication strategy of zakat institutions from a conventional approach to a digital content-based approach. Social media, official websites, and digital zakat payment platforms are the main means of delivering educational content to the public. However, the effectiveness of educational content is not determined by the media used, but by the quality of the message conveyed, including the clarity of the information, the credibility of the source, the relevance of the content, and the visual and narrative appeal [7], [9]. Based on this description, the educational content in this study is understood as zakat information delivered by zakat institutions in a systematic, informative, and transparent manner with the aim of increasing understanding and influencing the decision of muzakki in paying zakat.

Decision to Pay Zakat

The decision to pay zakat is the result of the decision-making process of individual Muslims in fulfilling their zakat obligations [1]. In the study of consumer behavior, decisions are defined as the final stage of the alternative evaluation process that results in certain

behavioral choices. In the context of zakat, the decision to pay zakat is not only influenced by economic factors, but also by psychological, social, and religious factors. Theory of Planned Behavior explains that an individual's decision to perform an action is influenced by attitudes toward behavior, subjective norms, and perceptions of behavioral control [18]. In the context of zakat, attitudes towards zakat are shaped by an individual's understanding and belief about the benefits and obligations of zakat, while subjective norms are influenced by the social environment and religious values [19]. The perception of behavioral control is related to the ease of access, information, and available zakat payment facilities. Based on this study, the decision to pay zakat in this study is understood as the decision of the muzakki to distribute their zakat through the zakat institution which is influenced by the process of evaluating information, understanding, and perception of the zakat institution.

Research Methodology

This study uses an explanatory quantitative approach that aims to examine the causal relationship between educational content as an independent variable and the decision to pay zakat as a dependent variable [20]. This approach was chosen because the research focuses on testing the direct influence between variables through inferential statistical analysis. The object of the research is the decision of muzakki in paying zakat through the National Amil Zakat Institute of Baitulmaal Muamalat, North Sumatra. The research population includes all muzakki who distribute zakat through the institution. The research sample was determined using a purposive sampling technique with the following criteria: (1) muzakki who have distributed zakat through Baitulmaal Muamalat North Sumatra, and (2) muzakki who have received or accessed zakat educational content from the institution. The number of samples is 100 people in accordance with the provisions. The data used is primary data collected through the distribution of a structured questionnaire to respondents. The research instrument was compiled using a five-point Likert scale to measure the level of respondents' approval of statements related to the research variable. The variables of educational content are measured through indicators of clarity of information, ease of understanding, completeness of material, and transparency of zakat management. The variables of the decision to pay zakat are measured through indicators of confidence in choosing an institution, intention to pay zakat, consistency of payment, and willingness to recommend zakat institutions. Data analysis was carried out using simple linear regression to test the influence of educational content on the decision to pay zakat. The analysis stages include testing the validity and reliability of the instrument, testing statistical assumptions, and testing the significance of regression parameters. The results of the analysis were used to answer the research objectives and test the hypothesis that had been formulated, namely that the educational content had a positive and significant effect on the decision to pay zakat at the National Amil Zakat Institute Baitulmaal Muamalat North Sumatra.

Results

Before the regression analysis was carried out, the research instrument was tested for validity. The validity test is performed by looking at the Corrected Item-Total Correlation value. The calculated r value is greater than 0.195 (n=100) and the significance value is < 0.05. Indicates that the instrument has met the validity requirements.

Table 1. Instrument Validity Test Results

Variable	Item	R count	Sig.	Remarks
Educational Content (X)	X1	0,721	0,000	Valid
	X2	0,694	0,000	Valid
	X3	0,667	0,000	Valid
	X4	0,745	0,000	Valid
Decision to Pay Zakat	Y1	0,703	0,000	Valid
	Y2	0,741	0,000	Valid
	Y3	0,689	0,000	Valid

	Y4	0,732	0,000	Valid

<div align="right">**Source: Data processed using SPSS**</div>

All items have a calculated r-value above 0.30 and are significant at α = 0.05, so all indicators are declared valid. Furthermore, the reliability of the instrument was measured using Cronbach's Alpha value. The instrument is declared reliable if the alpha value > 0.70.

<div align="center">**Table 2.** Reliability Test Results</div>

Variable	Cronbach's Alpha	Remarks
Educational Content (X)	0,842	Reliable
Decision to Pay Zakat (Y)	0,861	Reliable

<div align="right">**Source: Data processed using SPSS**</div>

The alpha value is above 0.80 which indicates that the instrument has excellent reliability. After the instrument has been declared valid and reliable, it will be continued to perform the classical assumption test. To ensure that the data is distributed normally, visual analysis is carried out using histograms and Q-Q plots. The following chart is the result of data distribution mapping:
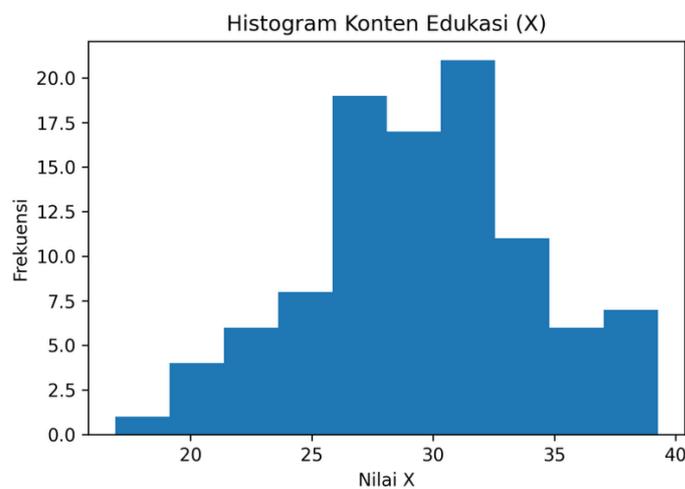

<div align="center">**Figure 1.** Histogram of Educational Content (X)</div>
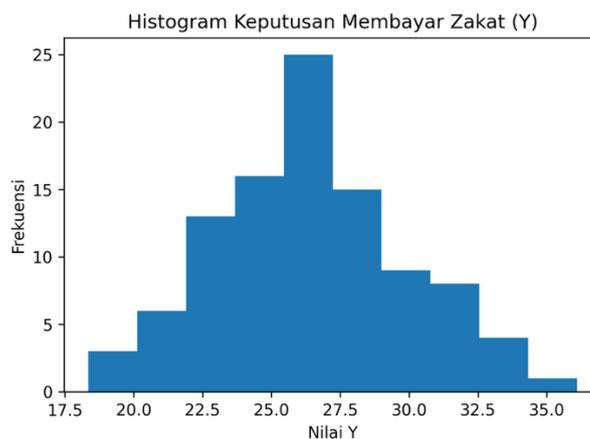

<div align="center">**Figure 2.** Histogram of Zakat Payment Results (Y)</div>

Both histograms show a distribution pattern that is close to normal, this is because if pulled apart, the shape of the graph is shaped like a bell. So that the assumption of normaliras is fulfilled. Furthermore, normality is strengthened through Q-Q Plot as shown in the following image:
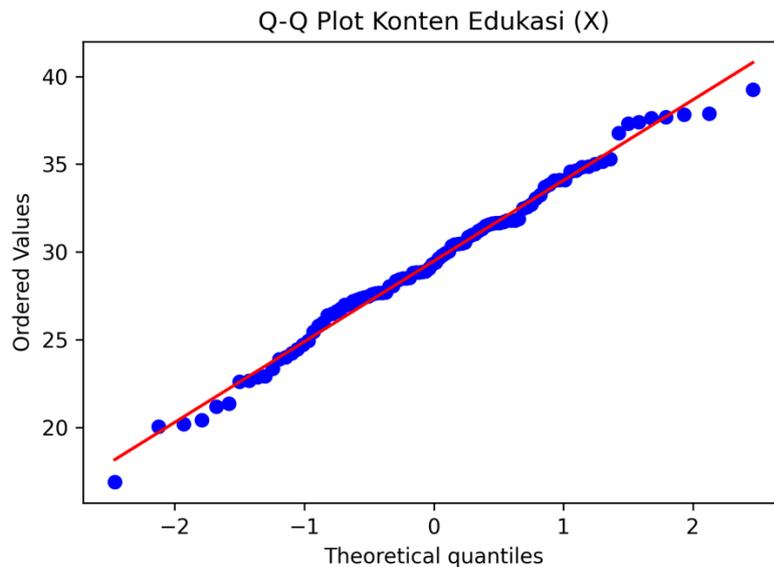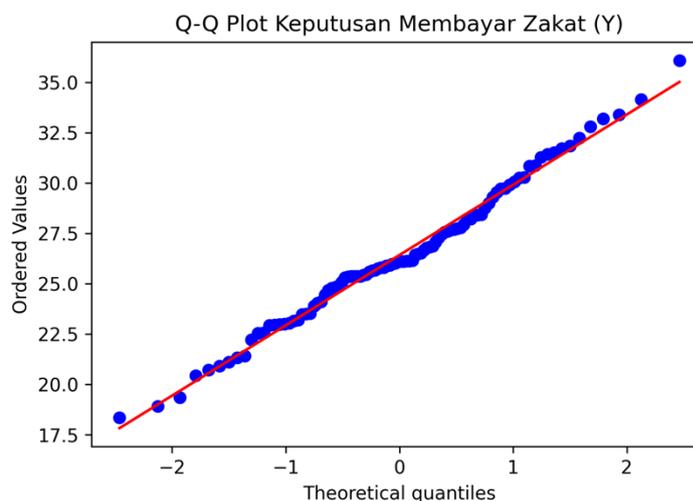
Figure 3. Q-Q Educational Content Plot

Figure 4. Q-Q Plot of Zakat Payment Decision (Y)

The distribution of points follows a diagonal line, this means that the X and Y data are declared to be normally distributed.

To find out and answer the hypothesis of this study that education has a significant influence on the decision to pay zakat, a simple linear regression analysis was performed. The results are shown in the following table:

Table 3. Regression Coefficients

Variable	B	Std. Error	t	Sig.
Konstenta	6.214	1.182	5.356	0.000
Educational Content (X)	0.684	0.068	10.089	0.000

Source: Data processed using SPSS

Based on the table above, it can be concluded that the t-value of the variable X is 10,089 > t of the table which is worth 1,984 with a significance of 0.000>0.05. So educational content has a positive and significant effect on the decision to pay zakat. Each 1 unit increase in the educational content will increase the decision to pay the penis by 0.684 points, assuming the other variables are constant.

Table 4. Coefficient of Determination

R	R Square	Adjusted R2	Std. Error
0.712	0.507	0.502	2.113

Based on the table above, the R value is 0.712 which shows that there is a strong relationship between educational content and the decision to pay zakat. R square is worth 0.507 or it can be said to be 50.7% which means that the decision to pay zakat is explained by educational content. While the remaining 49.3% were influenced by other factors such as trust, religiosity, service quality, or institutional credibility.

Table 5. Test F

Models	F Calculate	Sig.
Regression	101.791	0.000

The regression model is significant overall because F calculates > F table with a magnitude of 101,791>3.94. This can be interpreted with educational content simultaneously influencing the decision to pay zakat.

The results of the study show that educational content has a positive and significant influence on the decision to pay zakat at LAZNAS Baitulmaal Muamalat, North Sumatra. These findings support the theory of consumer behavior and the Theory of Planned Behavior which states that decision-making is influenced by information received and processed cognitively. The regression results prove that the improvement in the quality of educational content has a direct impact on the increase in muzakki's decision to pay zakat. This is in line with Nugroho & Prasetyo's research which states that good zakat literacy increases zakat compliance. This result is also in line with the findings of Rahman & Wibowo who emphasized that the quality of information and transparency in the management of zakat funds strengthens the decision of muzakki in paying zakat.

Clear, easy-to-understand, and transparent educational content has been proven to be able to build muzakki's trust in zakat institutions. Thus, zakat institutions need to increase their focus on the preparation of data-based, illustration, and transparency educational content in order to be able to increase the decision to pay zakat in a sustainable manner. Practically, this finding underlines that zakat institutions that want to increase collection need to provide more informative zakat literacy through social media, websites, and other digital platforms. This also strengthens the institution's position as a trusted institution in the eyes of the public.

Conclusion

This study aims to analyze the influence of educational content on the decision to pay zakat at the National Amil Zakat Institute of Baitulmaal Muamalat, North Sumatra. Based on the results of data analysis and discussions that have been carried out, it can be concluded that educational content has a positive and significant effect on the decision to pay zakat. The results of the simple linear regression test showed that the educational content had a regression coefficient of 0.684 with a significance level of 0.000, which means that the improvement in the quality of educational content significantly increased the decision of the muzakki in paying zakat through the zakat institution. The value of the determination coefficient (R^2) of 0.507 indicates that 50.7% of the variation in the decision to pay zakat can be explained by educational content, while the rest is influenced by other factors outside the research model. These findings confirm that informative, clear, and transparent educational content plays an important role in shaping muzakki's understanding and attitudes, which ultimately drives decision-making to pay zakat. Thus, educational content not only functions as a means of information, but also as a strategic instrument in increasing muzakki participation and optimizing zakat collection.

References

[1] Y. Haji-Othman, M. S. S. Yusuff, and A. M. K. Moawad, "Analyzing zakat as a social finance instrument to help achieve the sustainable development goals in Kedah," Estud. Econ. Apl., vol. 39, no. 10, 2021, doi: 10.25115/eea.v39i10.5346.

[2] N. Huda, R. Anggraini, and M. Ali, "Zakat as a fiscal instrument for sustainable

development," Int. J. Zakat, vol. 6, no. 1, pp. 1–15, 2021.

[3] A. J. W. Mahri et al., Ekonomi Pembangunan Islam. Jakarta: Departemen Ekonomi dan Keuangan Syariah-Bank Indonesia, 2021.

[4] N. Sofiyawati and S. N. Halimah, "Perilaku Muzakki dalam Menyalurkan Zakat di Era Digital," Anida (Aktualisasi Nuansa Ilmu Dakwah), vol. 22, no. 1, pp. 45–64, 2022, doi: 10.15575/anida.v22i1.18479.

[5] D. D. Ilham, M. B, and E. D. Surya., "The Role of Motivation in Mediating The Influence of Work Environment on Employee Performance," Int. J. Hum. Resour. Stud., vol. 12, no. 2, pp. 101–115, 2022.

[6] A. S. Sitompul, E. D. Surya, and B. Mesra, "Analysis of Communication Integrity Against Loyalties Mediated Satisfaction at UPTD Binjai Elderly," pp. 3952–3960.

[7] I. K. A'yuni, "Strategi Edukasi Zakat Berbasis Digital untuk Meningkatkan Kesadaran Zakat Pada MAsyarakat Ponorogo," Institut Agama Islam Negeri Ponorogo, 2025. [Online]. Available: https://www.city.kawasaki.jp/500/page/0000174493.html

[8] Sartika, "Analisis Akuntansi Syariah Dalam pengumpulan Dana Zakat Melalui Media Sosial di Baznas Kabupaten Enrekang," Institut Agam Islam Negeri Pare Pare, 2025. [Online]. Available: https://www.city.kawasaki.jp/500/page/0000174493.html

[9] F. A. Pratomo, "Pemanfatan Media Digitak Sebagai Strategi Dalam Meningkatkan Efektivitas Penghimpunan Zakat, Infak, dan Sedekah (ZIS) di Dompet Dhuafa Jawa Tengah," Universitas Islam Negeri Prof. K.H Saifuddin Zuhri Purwokerto, 2025. [Online]. Available: https://www.city.kawasaki.jp/500/page/0000174493.html

[10] S. M. Bahru and S. Romelah, "Implementasi Metode Project-Based Learning (PjBL) dalam Pembuatan Video Edukasi Praktik Ibadah Zakat oleh Siswa Kelas V di MI Negeri 2 Luwu," J. Stud. Tindakan Edukatif …, vol. 1, no. 2, pp. 120–124, 2025, [Online]. Available: https://ojs.jurnalstuditindakan.id/jste/article/view/126%0Ahttps://ojs.jurnalstuditindakan.id/jste/article/download/126/126

[11] I. Alivian, K. S. Lesmana, M. F. Amri Budianto, and S. R. Abdulaziz Jatmala, "Faktor Rendahnya Kesadaran Masyarakat Dalam Membayar Zakat Di Indonesia," Ekon. Islam, vol. 14, no. 1, pp. 63–77, 2023, doi: 10.22236/jei.v14i1.9056.

[12] A. Rinaldi and Y. Devi, "Pengaruh Literasi Keuangan Syariah Terhadap Kepercayaan Muzaki Pada Lembaga Pengelola Zakat Dengan Akuntabilitas Dan Transparansi Sebagai Variabel Intervening (Studi Pada Masyarakat Muslim Di Propinsi Lampung)," Al-Mal J. Akunt. dan Keuang. Islam, vol. 3, no. 1, pp. 64–84, 2022, doi: 10.24042/al-mal.v3i1.11428.

[13] B. A. Nugroho and T. Prasetyo, "Determinants of zakat literacy in Indonesia," Al-Iqtishad J. Islam. Econ., vol. 13, no. 2, pp. 285–302, 2021.

[14] N. Setiawan, F. Fotaleno, and H. Bakiyah, "Al Azhar Zakat Collection Institution' Public Relations Communication Strategy in Increasing Donor Participation Through Instagram Social Media," vol. 10, no. November, pp. 424–431, 2025.

[15] I. Khaerunnisa and Y. Permana, "Membayar Zakat Profesi (Studi Kasus Di Kelurahan Balekambang Jakarta Timur)," Gen. Bookkeep. Serv. J., vol. 1, no. 1, pp. 42–53, 2025.

[16] M. B. Mustofa, Layla Handayani, and Siti Wuryan, "Organizational Communication Strategy at BAZNAS Institution in Raising Zakat Funds in Bandar Lampung City," J. Int. Dakwah Commun., vol. 3, no. 2, pp. 90–96, 2023, doi: 10.55849/jidc.v3i2.222.

[17] F. Yuni, "Pemanfaatan Media Sosial Sebagai Media Penyajian Konten Edukasi atau Pembelajaran Digital," J. Inf. Syst. Applied, Manag. Account. Res., vol. 5, no. 4, pp. 1006–1013, 2021, doi: 10.52362/jisamar.v5i4.609.

[18] Naila Rizki Salisa, "Faktor yang Mempengaruhi Minat Investasi Di Pasar Modal: Pendekatan Theory Of Planned Behaviour (TPB)," J. Akunt. Indones., vol. 9, no. 2, pp. 182–194, 2020.

[19] F. Rahmadi, Pengelolaan Zakat di Indonesia: Upaya Meningkatkan Perekonomian Umat.

Medan: Merdeka Kreasi, 2021.

[20] Sugiyono, Metode Penelitian Kuantitatif, Kualitatif, dan R&D, Bandung: Alfabeta, 2021.